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Reviews.

sold by the valuer, but in the present case is not satisfactory. The opinion of an eminent actuary or valuer may satisfy the mind of the vendor at the time, but cannot alone satisfy the Court; and indeed the remark of a learned judge as to the opinions of counsel seems here especially applicable—namely, that opinions are only eminent when they give eminent reasons."

It may be observed that these remarks very much bear out what is said on the same subject in a former paper in this *Journal* (see vol. ii. pp. 160 & 163).

The Results of the Census of Great Britain in 1851; with a description of the Machinery and Processes employed to obtain the Returns: also an Appendix of Tables of Reference. By Edward Cheshire, Assistant Secretary to the Institute of Actuaries, Assistant Secretary to the Statistical Society, and one of the Secretaries of the Statistical Section of the British Association for the Advancement of Science. London: John William Parker & Son, West Strand.

The Census Returns extended, in manuscript, over some forty thousand volumes, and occupied the Census Department upwards of two years to reduce them to the form in which the first portion of the census was published—viz., to the limits of three bulky folios. This pamphlet is a digest of the varied and interesting contents of the folios, and was read before the Statistical Section of the British Association on the 8th of September, 1853.

Considering the vast mass of original matter which Mr. Cheshire had to deal with, he has exhibited great skill in extracting the more pithy parts of the subject, and in frequently drawing from it generalizations which cannot fail to interest even readers indifferent to such disquisitions. Notwithstanding the comparative brevity of his pamphlet, however, there are many who would be deterred from a perusal of it by the nature of the subject; and we shall therefore endeavour once more to condense it, selecting such portions as appear to us to contain the more curious and useful information in regard to the matter. The author says—

"The inquiries undertaken at the census of 1851 were of a far more extensive character than those pursued at any previous enumeration; for it was resolved to exhibit not only the statistics of parishes, and of parliamentary and municipal boroughs, but also of such other large towns in England and Scotland as appeared sufficiently important for separate mention, and the statistics of all the ecclesiastical districts and new ecclesiastical parishes which, during the last forty years, had been created in England and Wales. In addition, also, to the inquiry concerning the occupation, age, and birthplace of the population, it was determined to ascertain various relationships, such as husband, wife, son, daughter—the civil condition; as, married, unmarried, widower, or widow—and the number of blind, or deaf and dumb.

"The local machinery by which the objects thus contemplated were to be attained, differed considerably in England and Scotland. In England and Wales the registration districts, which for the most part are conterminous with the unions, were made available for enumerating the population; but in Scotland, which is, unfortunately, without any system of registration, the census was taken through the agency of the sheriffs of counties, and the provosts, or other chief magistrates of royal and parliamentary burghs. The total number of enumeration districts thus apportioned in Great Britain and its islands was 38,740; to each of these a duly qualified enumerator was appointed.

"It was necessary that these enumeration districts should be formed with a careful reference to the various divisions of the country, the population of which was to be separately distinguished in the returns. Accordingly, the instructions issued to registrars in England, for the formation of these districts, directed that while the boundaries of parishes should be taken as the basis upon which to frame the various divisions, attention should also be paid to other boundaries. In this manner the whole surface of Great

Britain and of the small adjacent islands was divided into suitable districts, and an equal

number of enumerators appointed.

"The first step taken by the enumerators was to deliver to every occupier of a house or tenement a householder's schedule. Upon this schedule inquiry was made as to the name, relation to head of family, condition, sex, age, occupation, and birthplace, of every person in Great Britain; and also as to how many of them were blind, or deaf and dumb. For the use of the poorer native population of Wales, a certain number of the forms were printed in the language of that country. The total number of schedules forwarded from the Census Office was 7,000,000, weighing some 40 tons. The schedule was to be filled up on the night named. No one present on that night was to be omitted, and no person absent was to be included, except miners, potters, and other workpeople usually engaged at their labour during the night, and regularly returning home in the morning; or policemen and others on night duty. Persons travelling were enumerated at the hotels or houses at which they arrived on the following morning.

"The enumerators were allowed one week for the transcription of the contents of the householders' schedules into the enumeration book, and for the completion of the various summaries and estimates. The schedules and book were then forwarded to the respective registrars, and the duties of the 38,740 enumerators terminated. The census returns were now in the hands of 3,220 registrars, or dividers of districts.

"The registrars immediately commenced a careful and systematic examination and revision of the documents described, directing their attention, according to instructions, to nine specially defined points in respect to them. With the completion of these duties, for which a fortnight was allowed, the functions of the 3,220 registrars, or dividers of districts, ceased. The summaries and enumeration books, as far as England and Wales were concerned, were now in the hands of 624 superintendent registrars.

"The chief duties of the superintendent registrars were to expedite the investigation; but they had also further to revise the summaries and enumeration books, and to transmit them to the Census Office, there to undergo a still further revision before the commencement of the abstracts.

"A complete enumeration was thus effected of all persons resident upon the land of Great Britain, and on canals and small streams; but an important portion of the population remained yet to be reached-viz., persons on board vessels in harbours and navigable rivers, and those at sea in ships belonging either to the royal navy or to the merchant service."

Mr. Cheshire explains the processes employed to enumerate these, and also the means by which the numbers of British subjects in foreign States were obtained; and continues-

"In two months from the taking of the census, the householders' schedules, amounting to about 4,300,000 distinct returns, and the enumeration books, nearly 39,000 in number, were received at the Census Office; and the result of the enumeration being obtainable from the summaries forwarded with the books, a rough statement of the total population and number of houses was transmitted on the 7th of June, ten weeks from the night of the census, to the Secretary of State, and at once made public.

"With the view to secure accuracy in the census, it was considered an indispensable process to examine every total and summary throughout the enumerators' returns; accordingly a minute revision of the whole was undertaken, involving the examination and totaling of more than 20 millions of entries, contained on upwards of 1,250,000 pages of the enumerators' books.

"The portion of the census recently published, and now under consideration, gives the numbers of the people in Great Britain, distinguishing males and females, and the number of houses occupied, unoccupied, and building; and, in a condensed form, all previous census abstracts. In a future publication the ages of the population will be given, their birthplace, condition as regards marriage, and occupations; the numbers of blind, and the numbers of deaf and dumb. An analysis of the returns of churches, schools, institutions, and the like, will also appear.

"For the convenience of statistical investigation, the Registrar-General divided England into ten great topographical divisions; Wales, including Monmouthshire, was constituted a division by itself; Scotland was divided into two divisions; and the islands in the British Seas formed a small division by themselves.

"The number of persons absent from Great Britain and Ireland on the night of the census was about a quarter of a million-viz., army, navy, marine, and merchant service, belonging to Great Britain, 162,490; belonging to Ireland, 49,704; and British subjects resident or travelling in foreign countries, 33,775. The latter were distributed as follows: -France, 20,357; Belgium, 3,828; Russia, 2,783; Two Sicilies, 1,414; Turkey, 1,235; Sardinian States, 1,069; Greece, 1,068; Mexico, 755; China, 649; Saxony, 321; Alexandria, 155; Cairo, 85; Persia, 33; Tripoli, 23.

"The population of a country is subject to considerable displacements, and it is impossible to take the census at any period of the year when some disturbing causes are not in operation. It was considered on the whole that no better day in 1851 could be fixed on than the last day of March, which was also the month in which the first census of Great Britain was taken.

"The Great Exhibition, in 1851, which attracted persons to London from all countries, produced a greater and more general movement of the population than had ever before been witnessed in the times of which there are authentic records.\* The number of visits to the Crystal Palace, which was opened on the 1st of May and closed on the 15th of October, was 6,039,195, and it has been estimated that the number of persons who visited it was 2,000,000. It was not, however, considered that an unusual number of foreigners were in England in March, when the census was taken; for a return made to the Home Office, under the Alien Act, shows the landing of only 65,233 aliens in the year.

"The number of people in Great Britain and the small adjacent islands, in 1851, was 20,959,477; and the men in the army, navy, and merchant service, and East India Company's service, abroad, on the passage out, or round the coasts, belonging to Great Britain, amounted, on the same day, to 162,490. The annexed table exhibits the distribution of the people:—

	Males.	Females.	Total.
England	8,281,734	8,640,154	16,921,888
Scotland	1,375,479	1,513,263	2,888,742
Wales	499,491	506,230	1,005,721
Islands in the British Seas	66,854	76,272	143,126
Army, Navy, and Merchant Seamen	162,490		162,490
Total	10,386,048	10.735,919	21,121,967

"TABLE I .- Population of Great Britain in 1851

The Census Report illustrated this 21,000,000 of people by an allusion to the Great Exhibition. On one or two occasions 100,000 persons visited the Crystal Palace in a single day; consequently, 210 days of such a living stream would represent the number of the British population. Another way of realizing the notion of 21 millions of people is by considering their numbers in relation to space: allowing a square yard to each person, they would cover seven square miles. Mr. Cheshire supplied a further illustration:—

"If all the people of Great Britain had to pass through London in procession, four abreast, and every facility was afforded for their free and uninterrupted passage during 12 hours daily, Sundays excepted, it would take nearly three months for the whole population of Great Britain to file through, at quick march, four deep. To count them singly, at the rate of one a second, would take a year and a half, assuming that the same number of hours daily were occupied, and that Sundays also were excepted.

"The excess of females in Great Britain was 512,361, or as many as would have filled the Crystal Palace five times over. The proportion between the sexes in 1851 was 100 males to 105 females, or about the same as in 1801.

"The births during the last thirteen years give a reversed proportion, viz., 105 boys to 100 girls. The disparity in the proportions of the sexes is greatest in Scotland, there being no less than 110 females to 100 males in that country.

"The following table gives the population of Great Britain and the islands of the British Seas, including the army, navy, and merchant seamen, abroad, as enumerated at each census from 1801 to 1851, inclusive:—

\* It is stated incidentally, in the census, that in 1845 a million and a half of people on the Continent visited, in pilgrimage, the *Holy Cout at Trèves*.

<sup>&</sup>quot;British subjects in foreign States are not included in the general population, as given in the preceding table, the exiles and foreign subjects in Great Britain being considered a set-off against them."

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"Table II. -Population of Great Britain, at each Census, from 1801 to 1851, inclusive.

Males.	Females.	Total.
5,368,703	5,548,730	10,917,433
		12,424,120 14,402,643
8,133,446	8,430,692	16,564,138
9,232,418	9,581,368	18,813,786 21,121,967
	5,368,703 6,111,261 7,096,053 8,133,446	5,368,703 5,548,730 6,111,261 6,312,859 7,096,053 7,306,590 8,133,446 8,430,692 9,232,418 9,581,368

"The population of Great Britain has nearly doubled since the commencement of the present century, notwithstanding the great number that have emigrated. The increase in the last fifty years has been 93.47 per cent., or at the rate of 1.329 per cent. annually, the increase of each sex being about equal.

"The annual rate of increase has varied in each decennial period; thus, in 1841-51, the population has increased, but the rate of increase has declined, chiefly from accelerated

emigration.

"The emigration from Great Britain and Ireland in the ten years 1821-31 was 274,317; in the ten years 1831-41 it amounted to 717,913; and in the ten years 1841-51 it had increased to 1,693,516.

"It has been shown by Dr. Farr, in his English Life Table, that the half of a generation of men of all ages passes away in thirty years, and that three in every four of their number die in half a century. Taking emigration and other movements of the population into account, it is probable that of the 21,121,967 persons in Great Britain in 1851, 2,542,289 were born prior to the census of 1801, and were enumerated on that occasion. At the present rate of mortality, a few of the present generation will be alive a century hence.
"If the population of Great Britain continue to increase uniformly at the same rate

that it has done from 1801 to 1851, it will double itself every  $52\frac{1}{2}$  years.

"In the Act for taking the census of 1851, the term 'occupier' was substituted for the word 'family,' as being less open to misconstruction. 'Occupiers,' therefore, repre-

sent the 'families' of previous censuses. By this substitution, bachelors and spinsters were not likely to escape enumeration as families, which was probably not unfrequently the case in former censuses."

Some remarks by Dr. Carus, on English dwellings, are cited:—"The English (says the Doctor) divide their edifices perpendicularly into houses, whilst we Germans divide them horizontally into floors. In England, every man is master of his hall, stairs, and chambers, whilst we are obliged to use the first two in common with others."

"The possession of an entire house is strongly desired by every Englishman. But on the Continent the crowding of the middle and higher classes, who sleep in flats, is carried to a great excess, particularly in the capitals. The Department of the Seine, for instance, in 1835, had on an average twenty-two persons to a house; whilst in densely populated London, in 1851, there were barely eight persons to a house."

The definition of a "house," adopted for the purposes of the census, was-" isolated dwellings, or dwellings separated by party walls."

"The subjoined table gives the number of houses in England, Scotland, Wales, and the islands in the British Seas, respectively, in 1851:—

"TABLE III.—Houses in Great Britain in 1851.

	HOUSES.					
	Inhabited.	Uninhabited.	Building.	Total.		
England	3,076,620 370,308 201,419 21,845	144,499 12,146 8,995 1,095	25,192 2,420 1,379 203	3,246,311 384,874 211,793 23,143		
Total	3,670,192	166,735	29,194	3,866,121		

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"About 4 per cent. of the houses in Great Britain were unoccupied in 1851; and to every 131 houses, inhabited or uninhabited, there was one in course of erection in that year.

year.

"The following table gives the number of inhabited houses and the number of families in Great Britain at each census, from 1801 to 1851, inclusive; also the number of persons to a house, and the number of persons to a family:—

"Table IV.—Inhabited Houses and Families in Great Britain at each Census, from 1801 to 1851, inclusive.\*

Years.	Inhabited Houses.	Families.	Persons to a House.	Persons to a Family.
1801	1,870,476	2,260,802	5.614	4.645
1811	2,101,597	2,544,215	5.696	4.705
1821	2,429,630	2,941,383	5.800	4.791
1831	2,850,937	3,414,175	5.704	4.763
1841	3,446,797	(no returns)	5.377	(no returns)
1851	3,648,347	4.312.388	5.706	4.825

"The number of inhabited houses in Great Britain has nearly doubled in the last half century, and upwards of two millions of new families have been founded."

In England and Wales the number of persons to a house was 5.5; in Scotland, 7.8, or about the same as in London; in Edinburgh and Glasgow the numbers were respectively 20.6 and 27.5.

"The number of families to a house varied considerably in different counties, and it is difficult to account for all the anomalies which are presented."

Some 68,000 families (a 64th part of the whole), taken at hazard, were analyzed into their constituent parts, and they gave some curious results. About 5 per cent. only of the families in Great Britain consisted of husband, wife, children, and servants, generally considered the requisites of domestic felicity; and as regards the number of children at home in families, it appeared that nearly 900 families had each ten children living under the parental roof.

"The annexed table gives the number and class of public institutions in Great Britain, in 1851, and the number of persons inhabiting them:—

"TABLE V .- Public Institutions in Great Britain in 1851.

Class of Institution.		Persons inhabiting them.		
	Number.	Males.	Females.	Total.
Barracks	174 746 257	44,833 65,786 24,593	9,100 65,796	53,933 131,582
Lunatic Asylums Hospitals Asylums, &c.	149 118 573	9,753 5,893 27,183	6,366 11,251 5,754 19,548	30,959 21,004 11,647 46,731
Total	2,017	178,041	117,815	295.856

<sup>&</sup>quot;Of these 295,856 persons, 260,340 were inmates, and 35,516 officers and servants.

The excess of males over females in these institutions, about 60,000, is chiefly exhibited in the barracks and in the prisons; in the latter, from the fact that crime is four times as prevalent among men as among women.† The equality of the sexes in workhouses is remarkable. In the lunatic asylums there is a preponderance of females.

<sup>\*</sup> This table does not include the islands in the British Seas.

† Vide Mr. Redgrave's valuable Criminal Tables.

"The population sleeping in barns, in tents, and in the open air, is comprised chiefly of gipsies, beggars, criminals, and the like, together with some honest but unfortunate people out of employment, or only temporarily employed. The number of these houseless classes in 1851 was 18,249; in 1841 they amounted to 22,303. It is mentioned as a curious trait of gipsy feeling, that a whole tribe struck their tents, and passed into another parish, in order to escape enumeration.

"The subjoined table gives the number of persons enumerated in barns, tents, and barges, and in vessels in ports, either engaged in inland navigation or sea-going vessels,

on the night of the census of 1851:-

"TABLE VI.—Persons in Barns, Tents, Barges, and Vessels, in Great Britain, on the Night of the Census, in 1851.

	Males.	Females.	Total,
Barges Barns	10,395 7,251 4,614 48,895	2,529 2,721 3,663 2,853	12,924 9,972 8,277 51,748
Total	71,155	11,766	82,921

"In 1851, Great Britain contained 815 towns, of various magnitudes, either market towns, county towns, or cities; 580 were in England and Wales, 225 in Scotland, and 10 in the Channel Islands. The population of these 815 towns was 10,556,288; the population in the rest of Great Britain was 10,403,189; consequently, if detached houses, villages, and small towns without markets, are called country, the town and country populations of Great Britain may be considered equal. The density in the country was 120 persons to the square mile; in the towns, 3,337, or about 28 times as many.

"The average population of each town in England and Wales was 15,501; of each

town in Scotland, only 6,654, or less than a half that of the English town."

The adventitious character of certain towns is alluded to; many have risen rapidly from villages to cities, and have almost acquired a metropolitan character.

"Great Britain contained in 1851 seventy towns of 20,000 inhabitants and upwards, amounting in the aggregate to 34 per cent. of the total population of the country; whereas, in 1801, the population of such towns amounted to 23 per cent. only of the enumerated population, thus showing, in a marked degree, the increasing tendency of the people to concentrate themselves in masses. London extends over an area of 78,029 acres, or 122 square miles; and the number of its inhabitants, rapidly increasing, was two millions three hundred and sixty-two thousands two hundred and thirty-six (2,362,236) on the day of the last census."

## Mr. Cheshire illustrated this number by a curious calculation:—

"A conception of this vast mass of people may be formed by the fact that, if the metropolis was surrounded by a wall, having a north gate, a south gate, an east gate, and a west gate, and each of the four gates was of sufficient width to allow a column of persons to pass out freely four abreast, and a peremptory necessity required the immediate evacuation of the city, it could not be accomplished under four-and-twenty hours, by the expiration of which time the head of each of the four columns would have advanced a no less distance than seventy-five miles from their respective gates, all the people being in close

file, four deep.

"By comparing the numbers of the population with the area of the soil, we determine the density or proximity of the population. A French writer has proposed the term 'specific population,' after the analogy of 'specific gravity,' much in use in scientific works. The terms in common use, 'thinly populated,' and 'populous,' express the same

idea, but in general terms.

"The following table shows the area of Great Britain in statute acres and square "The following table shows the area of Great Britain in statute acres and square mile and miles, also the number of acres to a person, the number of persons to a square mile, and the mean proximity of the population on the hypothesis of an equal distribution:-

"TABLE VII.—Area of Great Britain and Density of Population in 1851.

	Arc	2a.	_	Acres	Persons	Proximity
	In Statute Acres.	In Square Miles.	Square (in Miles).	to a Person.	to a Square Mile.	of Persons in Yards.
England Scotland Wales	32,590,429 20,047,462 4,734,486 252,000	50,922 31,324 7,398 394	226 · 177 86 20	1·9 6·9 4·7 1·8	332 92 135 363	104 197 162 99
Great Britain	57,624,377	90,038	299	2.7	233	124

"The ratio, or proportion in size, of the squares in the third column, is—England 51, Scotland 31, Wales 7, and islands  $\frac{2}{5}$ ; and the ratio of the population is about 17, 3, 1, and 1.

and \(\frac{1}{4}\).

"The 624 districts of England and Wales, classed in an order of density, range from 185,751 persons to the square mile, in the east London district, to 18 only in Northumberland. In all London, the number of persons to a square mile, in 1851, was 19,375. In 1801, the people of England were on an average 153 yards asunder; in 1851, only 108 yards asunder. The mean distance between their houses in 1801 was 362 yards; in 1851, only 252 yards. In London, the average proximity in 1801 was 21 yards; in 1851, only 14 yards."

The number of islands in the British group are 500, but inhabitants were only found on 175 on the day of the census.

"The population of the chief of the group, Great Britain, has been given; Ireland, as enumerated by another department, contained 6,553,357 inhabitants; Anglesey, the next most populous island in the group, had 57,318 inhabitants; Jersey, 57,020; the Isle of Man, 52,344; the Isle of Wight, 50,324; Guernsey, 29,757; Lewis, 22,918; Skye, 21,528; Shetland, 20,936; Orkney, 16,668; Islay, 12,334; Bute, 9,351; Mull, 7,485; and Arran, 5,857: 17 islands contained a population ranging from 4,006 to 1,064; 52 had a population ranging from 947 to 105; and the remaining 92 inhabited islands ranged from a population of 92 downwards, until at last we come to an island inhabited by one solitary man.

"The Report investigates at great length the territorial distribution of Britain from the earliest times, including the divisions made by the Romans and Saxons successively, and the state of things under the Heptarchy. It traces the division of the country into shires, hundreds, and tythings, to Alfred the Great; and the circuits to Henry II. (A.D. 1179). The terms 'hundreds' and 'tythings' had their origin in a system of numeration.

"The 196 reformed boroughs in England and Wales contain a total population of 4,345,269 inhabitants: the population of 64 range under 5,000; 43 from 5,000 to 10,000; 68 from 10,000 to 50,000; 14 from 50,000 to 100,000; 4 from 100,000 to 200,000; and 3 above 200,000. The city of London is still unreformed, and therefore not included in these. If inserted in the list, it would stand below Sheffield, as having a population of only 127,869 inhabitants, a one nineteenth portion of the population of London.

"Scotland contains 83 royal and municipal burghs, having a total population of 752,777 inhabitants: 55 have a population under 5,000; 16 from 5,000 to 10,000; 11 from 10,000 to 70,000; and 1, 148,000.

"'The task,' states the Report, 'of obtaining accurately the population of the Ecclesiastical districts was one of great difficulty. Designed exclusively for spiritual purposes, their boundaries are quite ignored by the general public, and rarely known by any secular officers; while, in many cases, even the clergy themselves, unprovided with maps or plans, are uncertain as to the limits of their respective cures.'

"The most important result which the census establishes, is the addition, in half a century, of ten millions of people to the British population. The increase of population, in the half of this century, nearly equals the increase in all preceding ages; and the addition, in the last ten years, of two millions three hundred thousand to the inhabitants of these islands, exceeds the increase in the last the fifty years of the eighteenth century. Contemporaneously with the increase of the population at home, emigration has proceeded,

since 1750, to such an extent as to people large States in America, and colonies in all the temperate regions of the world. Two other movements of the population have been going on in the United Kingdom—the immigration of the population of Ireland into Great Britain, and the constant flow of the country population into the towns. The current of the Celtic migration is now diverted from these shores, and chiefly flows in the direction of the United States of America."

We conclude our extracts with the two tables following, which may be useful for reference; and we trust our readers think, with us, that Mr. Cheshire has done good service by his publication, and deserves much credit for the ability and industry displayed in it.

"Births, Deaths, and the Excess of Births over Deaths, in England and Wales, for the Ten Years from 1841 to 1850, inclusive.

		Births.			Deaths.		
Years.	Males.	Females.	Total.	Males.	Females.	Total.	over Deaths.
1841	262,714	249,444	512,158	174,198	169,649	343,847	168,311
1842	265,204	252,535	517,739	176,594	172,925	349,519	168,220
1843	270,577	256,748	527,325	175,721	170,724	346,445	180,880
1844	277,436	263,327	540,763	181,126	175,807	356,933	183,830
1845	278,418	265,103	543,521	177,529	171,837	349,366	194,155
1846	293,146	279,479	572,625	198,325	191,990	390,315	182,310
1847	275,658	264,307	539,965	214,375	208,929	423,304	116,661
1848	288,346	274,713	563,059	202,949	196,851	399,833	163,226
1849	295,158	283,001	578,159	221,801	219,052	440,853	137,306
1850	302,834	290,588	593,422	186,459	182,527	368,986	224,436

<sup>&</sup>quot;Emigration from Great Britain and Ireland in each Year from 1843 to 1852 inclusive, and the destination of the Emigrants.

	Destination of Emigrants.							
Years.	British North America.	United States.	Australia and New Zealand.	All other Places.	Total.			
1843	23,518	28,335	3,478	1,881	57,212			
1844	22,924	43,660	2,229	1,873	70,686			
1845	31,803	58,538	830	2,330	93,501			
1846	43,439	82,239	2,347	1,826	129,851			
1847	109,680	142,154	4,949	1,487	258,270			
1848	31,065	188,233	23,904	4,887	248,089			
1849	41,367	219,450	32,191	6,490	299,498			
1850	32,961	223,078	16,037	8,773	280,849			
1851	42,605	267,357	21,532	4,472	335,966			
1852	32,876	244,261	87,881	3,749	368,764			

<sup>&</sup>quot; It appears by this that the number of emigrants sailing from the United Kingdom in 1852 amounted, on an average, to upwards of a thousand a day."

## REPORTS OF ASSURANCE COMPANIES.

Industrial and General Life Assurance and Deposit Company.— Second Annual General Meeting, held 25th March, 1852.—The report states that during the year just expired 1,766 policies have been completed, for sums amounting to £157,426. Os. 5d., at premiums exceeding £5,562 per annum.

The entire business of the Company since its formation has been as follows:—